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What is claimed is:

1. In a computer system, a method for collectively performing validation of credential information comprising:

obtaining a set of credential information;

loading a set of rule data associated with said credential information from at least one data source;

obtaining at least one sales transaction associated with at least one distributor;

computing a commission for said at least one distributor;

converting said at least one sales transaction into a collective data set for submission to a rule engine;

validating said collective group to produce a validation result, said validation result indicating whether to credit said commission to said at least one distributor; and

executing a predetermined action depending on said validation result.

- 2. The method of claim 1 wherein said obtaining said set of credential information further comprises denormalizing data from a plurality of database tables.
- 3. The method of claim 1 wherein said loading said set of rule data further comprises loading said set of rule data from a standard format data file.

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4. The method of claim 3 wherein said standard format detailed.

further comprises parsing data from a file having an Extensible Markup

Language (XML) format.

5. The method of claim 1 wherein said validating said collective group further comprises:

determining said set of rules associated with said collective group by using a set of preconditions to filter among a plurality of rules, said rule data comprising at least one test having an associated type;

partitioning said set of rules based on said type of said at least one test associated with said set of rules;

selecting a processor for each of said type of said at least one test, said processor preparing said collective group wherein said collective group comprises tests associated with said test type;

determining for said set of rule data whether said at least one test associated with said set of rules are valid.

- 6. The method in claim 1 wherein said step of executing a predetermined action further comprises computing commission allocations to said sales party.
- 7. A method for determining whether to compensate a distributor for at least one sales transaction comprising:

initiating a sale of at least one product;

obtaining information associated with said sale of said at least one product;

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recording said information into a computer system in the form of transaction data;

obtaining a rule set to process said transaction data, said rule set comprising credential information identifying regulatory constraints placed on at least one sales representative associated with said initiating said sale of said at least one product;

processing said transaction data using said rule set, wherein said processing comprises collectively determining if said credential information of said at least one sales representative conforms to said regulatory constraints;

crediting said at least one sales representative for said sale of said at least one product.

8. A method for collectively managing the payment of commissions to at least one sales representative comprising:

determining a commission structure associated with selling at least one product;

defining a rule set identifying when said commission is to be paid, said rule set comprising credential information identifying regulatory constraints placed on at least one distributor associated with said selling of said at least one product;

obtaining at least one sales transaction associated with at least one distributor;

converting said at least one sales transaction into a collective data set;

validating said collective data set to produce a validation result, said

validation result indicating whether to credit said commission to said at least one

distributor; and

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executing a predetermined action depending on said validation result, said predetermined action comprising payment of said commission when said validation result verifies said credential information.

Please add the following new claims:

9. (NEW) In a computer system, a method for collectively performing validation of credential information comprising:

obtaining a set of credential information for at least one distributor from two or more tables;

denormalizing said set of credential information from said two or more tables into a denormalized database table;

obtaining a set of test conditions data from at least one data source; and applying a credential test by querying said denormalized table with said set of test conditions data;

- 10. (NEW) The method of claim 1 wherein said obtaining said set of credential information further comprises using database connections.
- 11. (NEW) The method of claim 1 wherein said denormalizing said set of credential information further comprises creating one or more database tables.

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12. (NEW) The method of claim 1 wherein said denormalizing said set of credential information further comprises joining at least two database tables into at least one database table.

13. (NEW) The method of claim 1 wherein said obtaining a set of test conditions data further comprises parsing data from a data file.

14. (NEW) The method of claim 5 wherein said data file further comprises a data file having an Extensible Markup Language (XML) format.

15. (NEW) The method of claim 1 wherein said obtaining a set of test conditions data further comprises obtaining said set of test conditions data from a database.

16. (NEW) The method of claim 1 wherein said obtaining a set of test conditions data further comprises storing said set of test conditions data into a database table.

17. (NEW) The method of claim 1 wherein said applying a credential test further comprises joining said set of test conditions data with said denormalized database table.

18. (NEW) In a computer system, a method for collectively performing validation of credential information comprising:

obtaining at least one transaction data;

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obtaining at least one distributor references associated with said at least one transaction data;

obtaining a set of distributor credentials using said at least one distributor references;

obtaining a set of test rules data;

denormalizing said set of distributor credentials into at least one credential database table;

validating said set of distributor credentials by applying said set of test rules against said credential database table.

- 19. (NEW) The method of claim 10 wherein said obtaining at least one transaction data further comprises loading said at least one data source.
- 20. (NEW) The method of claim 10 wherein said at least one transaction data further comprises said at least one transaction data having an Extensible markup language (XML) format.
- 21. (NEW) The method of claim 10 wherein said obtaining said set of test rules data further comprises loading said set of test rules data from at least one data source having an Extensible markup language (XML) format.
- 22. (NEW) The method of claim 10 wherein said denormalizing said set of distributor credentials further comprises joining at least two database tables into at least one database table.

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23. (NEW) The method of claim 10 wherein said validating said set of distributor credentials further comprises joining at least two database tables containing said set of test rules and said credential information.

24. (NEW) A method for determining whether to compensate a distributor for at least one sales transaction comprising:

initiating a sale of at least one product;

obtaining information associated with said sale of said at least one product;

recording said information into a computer system in the form of transaction data;

obtaining a rule set to process said transaction data, said rule set

comprising credential information identifying regulatory constraints placed on at

least one sales representative associated with said initiating said sale of said at

least one product;

processing said transaction data using said rule set, wherein said

processing comprises collectively determining whether said credential

information of said at least one sales representative conforms to said regulatory

constraints;

crediting said at least one sales representative for said sale of said at least one product.

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25. (NEW) The method of claim 16 wherein said obtaining said of rule set further comprises loading said rule set from a standard format data file.

26. (NEW) The method of claim 16 wherein said determining whether said credential information of said at least one sales representative conforms to said regulatory constraints further comprising:

determining said rule set associated with said credential information using a set of preconditions to filter among a plurality of rules, said rule data comprising at least one test having an associated type;

partitioning said set of rules based on said type of said at least one test associated with said set of rules;

selecting a processor for each of said type of said at least one test, said processor preparing said collective group wherein said collective group comprises tests associated with said test type;

determining for said set of rule data whether said at least one test associated with said set of rules are valid.